



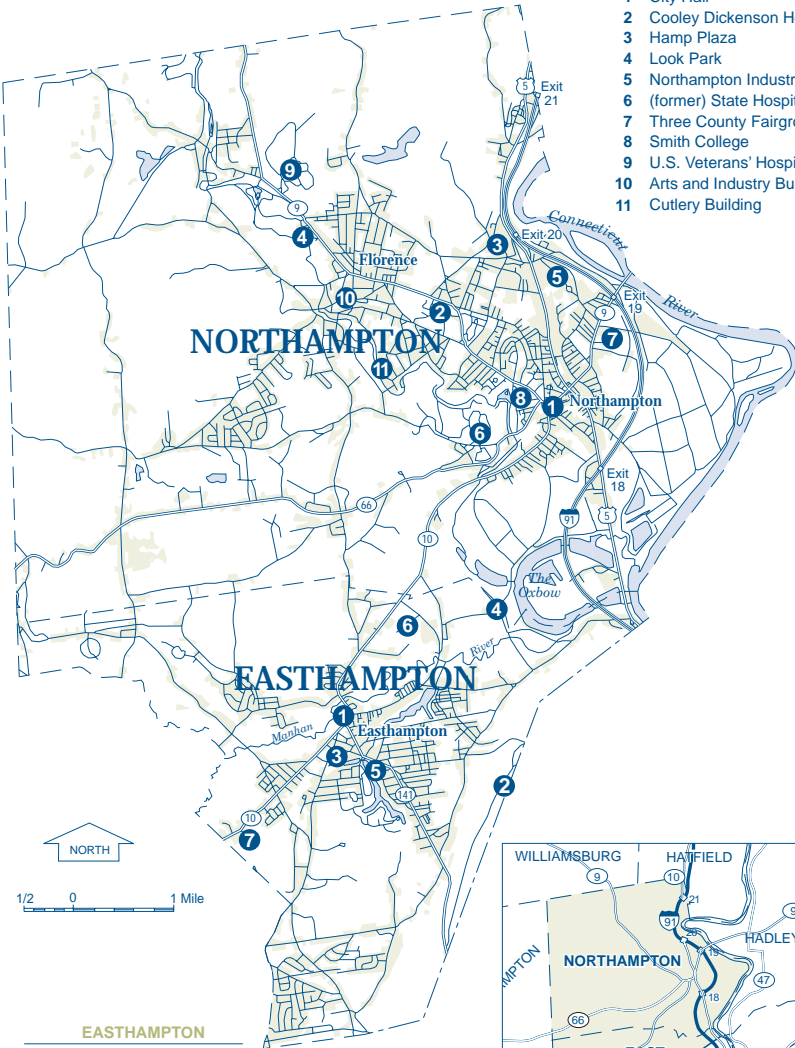
THE 1998 NORTHAMPTON-EASTHAMPTON GUIDE TO BUSINESS RESOURCES



WHERE TO GO FOR HELP WITH: BUSINESS DEVELOPMENT
SITE LOCATION · PERMITTING · **RECRUITMENT AND TRAINING**
MARKET DATA · **FINANCING** · AND MORE...

NORTHAMPTON

- 1 City Hall
- 2 Cooley Dickenson Hospital
- 3 Hamp Plaza
- 4 Look Park
- 5 Northampton Industrial Park
- 6 (former) State Hospital
- 7 Three County Fairgrounds
- 8 Smith College
- 9 U.S. Veterans' Hospital
- 10 Arts and Industry Building
- 11 Cutlery Building

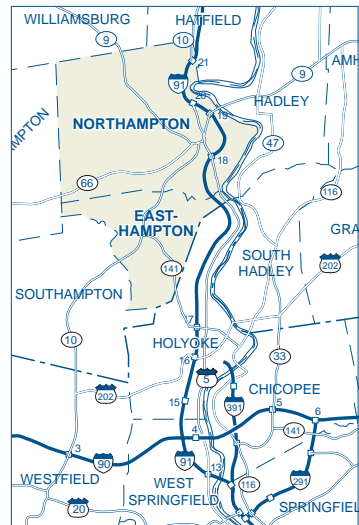


EASTHAMPTON

- 1 Town Hall
- 2 Mt. Tom State Reservation
- 3 Williston Academy
- 4 Arcadia Wildlife Sanctuary

Mill Redevelopments

- 5 Eastworks & 4 Cottage Street
- 6 O'Neill Street
- 7 Wemelco Way



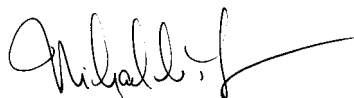
Dear Business Owner:

Northampton and Easthampton have teamed up in an exciting new effort to help strengthen and grow our business community. It began with a study of our local economies and what businesses in our two cities need. We talked to business owners and managers, conducted a survey and held public meetings. One of the things we discovered was that there is relatively little knowledge — both in and outside our area — of the abundant resources we have to help businesses. Resources that, for example, can help you find a new place to locate or expand, ease and speed the permitting process and other regulatory hurdles, or find and train employees. This guide is a direct response to that need. We hope the information provided will give you new ideas for building your business in Northampton and Easthampton, and that you'll call on us to help.

Sincerely



Mary Ford, Mayor
City of Northampton



Michael Tautznik, Mayor
Town of Easthampton



Suzanne Beck, Executive Director
Greater Northampton
Chamber of Commerce



John Dickinson, President
Easthampton
Chamber of Commerce

P.S. For more information on how Northampton and Easthampton are teaming up to revitalize local economies, turn to the back of this guide.

This guide was prepared with funding from the
Municipal Incentive Grant program of the
Massachusetts' Department of
Housing and Community Development.

1998

Contents

	<i>Page</i>
<i>Resources at a Glance</i>	<i>iv</i>
Resources to Help Your Business	
<i>First Contacts</i>	1
<i>Resource Listings</i>	3
Regulations & Permitting	
<i>Project Review Checklist</i>	15
<i>Where to go for Permits & Licenses</i>	17
Useful Information	
<i>Community Profile</i>	21
<i>Area Utilities</i>	24
<i>Business Publications</i>	25
What's Ahead	27

● Resources at a Glance

	WORKFORCE RECRUITMENT	TECHNICAL AND PROMOTIONAL DEV.	SMALL BUSINESS ASSISTANCE	FINANCING	INFORMATION AND DATA	NETWORKING
FIRST CONTACTS						
Northampton Office of Planning and Development	●	●	●	●	●	●
Greater Northampton Chamber of Commerce	●	●	●	●	●	●
Easthampton Office of Planning and Development	●	●	●	●	●	●
Easthampton Chamber of Commerce	●	●	●	●	●	●
Massachusetts Office of Business Development	●	●	●	●	●	●
OTHER RESOURCES (listed by category)						
Workforce Recruitment and Training						
Associated Industries of Massachusetts	X	●				
CareerPoint	X				●	
Center for Business and Industry - GCC	X					
Center for Business and Technology - STCC	X					
Center for Workforce Development - H CC	X					
Corporation for Business, Work and Learning	X			●		●
Franklin-Hampshire County Private Industry Council/ Regional Employment Board	X				●	
Networking						
Businesses for Social Responsibility					●	X
Franklin-Hampshire County Association of Realtors					●	X
Homebuilders Association of Western Massachusetts	●				●	X
Western Massachusetts Software Association	●				●	X
Western Massachusetts Hispanic Chamber of Commerce		●	●		●	X
Financing						
MassBusiness Development Corporation				X		
MassDevelopment				X		
Mass Ventures		●		X		
Rural Development				X		
Valley Community Development Corporation		●	●	X		
Technical Assistance						
Economic Development Council of Western Massachusetts		X		●	●	●
Greater Springfield Convention and Visitor's Bureau		X			●	●
Mass Export Center		X			●	●
Massachusetts Department of Environmental Protection		X				
New England Trade Adjustment Assistance Center		X				
State Office of Women and Minority Business Assistance	●	X	●		●	●
Telitcom Development Corporation					X	
University of Massachusetts Office of Economic Development		X			●	
Information and Data						
Massachusetts Institute of Social and Economic Research					X	
Pioneer Valley Planning Commission					X	
Secretary of the Commonwealth- Western Office					X	
Small Business						
Massachusetts Small Business Development Center		●	X		●	
US Small Business Administration		●	X	●	●	

X Primary Service
● Other Services Offered

RESOURCES TO HELP YOUR BUSINESS

● First Contacts

We want your business. The municipal offices of Planning and Community Development and the Chambers of Commerce are committed to working together in new and unprecedented ways to help you get the services and programs to make your business prosper here. Call us first.

N O R T H A M P T O N

GREATER NORTHAMPTON CHAMBER OF COMMERCE

99 Pleasant Street, Northampton, MA 01060

Telephone: (413) 584-1900

Fax: (413) 584-1934

Email: north@valinet.com

Website: chamber.northampton.ma.us/

Contact: Suzanne Beck, Executive Director

ASSISTANCE FOR BUSINESS START-UP, GROWTH, AND DAY-TO-DAY OPERATIONS THROUGH INFORMATION AND REFERRAL SERVICES. NETWORKING AND PROMOTIONAL EVENTS.

OFFICE OF PLANNING AND ECONOMIC DEVELOPMENT

City of Northampton

City Hall, 210 Main Street, Northampton, MA 01060

Telephone: (413) 587-1266

Fax: (413) 587-1264

Email: wfeiden@city.northampton.ma.us

Website: city.northampton.ma.us/

Contact: Wayne Feiden, Planning Director

HELP WITH LICENSING AND PERMITTING, SITE LOCATION, FINANCING AND MORE. PROVIDES FINANCIAL ASSISTANCE FOR BUSINESSES THAT HIRE LOW- AND MODERATE-INCOME EMPLOYEES.

EASTHAMPTON

EASTHAMPTON CHAMBER OF COMMERCE, INC.

33 Union Street, Easthampton, MA 01027

Telephone: (413) 527-9414

Fax: (413) 527-1445

Email: ehamp@valinet.com

Website: chamber.easthampton.ma.us/

Contact: Marlene Krawczyk, Executive Secretary

OFFERS NETWORKING OPPORTUNITIES, EDUCATIONAL PROGRAMS, REFERRALS TO MEMBER BUSINESSES, AND RESEARCH SERVICES.

EASTHAMPTON PLANNING OFFICE

Town of Easthampton

43 Main Street, Easthampton, MA 01027

Telephone: (413) 529-1406

Fax: (413) 529-1433

Email: stuartb@easthampton.org

Website: www.easthamptonweb.com

Contact: Stuart Beckley, Town Planner

REGULATORY ASSISTANCE, SITE LOCATION AND PLANNING, AND FINANCIAL ASSISTANCE. A VARIETY OF TAX INCENTIVES ARE AVAILABLE THROUGH EASTHAMPTON'S STATUS AS PART OF THE HOLYOKE ECONOMIC TARGET AREA. THESE INCLUDE A 5% STATE INVESTMENT TAX CREDIT, A 10% STATE TAX DEDUCTION AND TAX INCREMENT FINANCING.

MOBD

The Massachusetts Office of Business and Development should be your first point of contact to learn about, and take advantage of, the many kinds of business assistance available through state agencies. Northampton and Easthampton businesses have convenient access to MOBD through its western Massachusetts regional office, located in Springfield.

MASSACHUSETTS OFFICE OF BUSINESS AND DEVELOPMENT

436 Dwight Street, Springfield, MA 01103

Telephone: (413) 784-1580

Fax: (413) 739-9175

Email: mathew.kerwood@state.ma.us

Website: www.state.ma.us/mobd/

Contact: Mathew Kerwood, (Acting) Regional Director

INFORMATION AND REFERRALS TO THE FULL ARRAY OF STATE AGENCIES SERVING BUSINESS, INCLUDING:

- MASS SMALL BUSINESS DEVELOPMENT CENTER — TECHNICAL ASSISTANCE TO SMALL BUSINESSES
- MASS DEVELOPMENT — PREDEVELOPMENT ASSISTANCE AND FINANCING
- MASS BUSINESS DEVELOPMENT CORP. — LOANS AND SUPPLEMENTAL FINANCING
- MASS EXPORT CENTER — INTERNATIONAL TRADE ASSISTANCE
- MASS VENTURES — VENTURE CAPITAL FINANCING
- MASS DEPARTMENT OF ENVIRONMENTAL PROTECTION — ASSISTANCE WITH ENVIRONMENTAL PERMITTING
- SECRETARY OF THE COMMONWEALTH — CORPORATION REGISTRATIONS
- STATE OFFICE OF WOMEN AND MINORITY BUSINESSES — CERTIFICATION FOR BUSINESSES ELIGIBLE TO PARTICIPATE IN AFFIRMATIVE OPPORTUNITY PROGRAMS

Resource Listings

There are a multitude of local, regional and state agencies helping businesses in the Northampton-Easthampton area. The First Contacts given earlier can identify and make connections with those right for you. The following listings are intended to give you an idea of the kinds of programs and services available within the two cities and their surrounding area. Listings are organized around the following categories:

Workforce Recruitment & Training: *help in finding quality employees, general and customized training, training subsidies*

Networking: *locally-based trade associations conducting information referrals, special events, workshops and seminars*

Financing: *low interest loans, financing for projects having difficulty securing conventional debt*

Technical Assistance: *business planning, marketing and promotion, export assistance, corporate counseling and more*

Information & Data: *demographics, market information, etc.*

Small Business Services: *help in starting up and running small businesses*

While organizations are listed only once, under their primary category of operations, they often provide services in other categories as well. The *Resources at a Glance* matrix is designed to show all the different types of services offered by each listing.

WORKFORCE RECRUITMENT & TRAINING

Northampton and Easthampton are located in the Five College area, near prominent institutions which can be valuable sources of educated employees. Also important to businesses are the area's community colleges, which offer a variety of general and

specialized worker training, including customer service and management skills. In addition to the agencies given below, bear in mind that:

- the University of Massachusetts and the area's many colleges offer graduate and undergraduate-level interns at low or no cost;
- Northampton has a vocational high school which may be a source of student apprentices and skilled graduates;
- additional education and training options may be available through local trade associations, the Small Business Administration, and other groups.

ASSOCIATED INDUSTRIES OF MASSACHUSETTS

330 Whitney Ave, Holyoke, MA 01040

Telephone: (413) 536-2100

Fax: (413) 535-5001

Email: cpg@aimnet.org

Website: www.aimnet.org

CONTACT: CHRISTOPHER GEEHERN, SENIOR VICE PRESIDENT
PROVIDES TRAINING IN PRODUCTIVITY, HUMAN RESOURCES SKILLS, OSHA
SAFETY PRACTICES, AND ENVIRONMENTAL AND ENERGY MANAGEMENT.

THE CAREER NETWORK

Mather Building, University of Massachusetts

Amherst, MA 01003

Telephone: (413) 545-6253

Fax: (413) 545-4426

Email: jstoia@acad.umass.edu

Website: www.ccn.acad.umass.edu/employers.html

Contact: Joan Stoia, Director

REFERS CANDIDATES FOR FULL-TIME, PART-TIME, AND TEMPORARY
POSITIONS FROM A POOL OF UNIVERSITY ALUMNI.

CAREERPOINT

850 High Street, Holyoke, MA 01040

Telephone: (413) 532-4900

Fax: (413) 532 0293

Email: Ken_Swanson@cc.office.masscareers.state.ma.us

Website: www.masscareers.state.ma.us/CareerPoint/

Contact: Ken Swanson, Director of Employer Services

A "ONE-STOP" CENTER FOR BOTH EMPLOYERS AND JOB SEEKERS, PROVIDING RECRUITMENT, SCREENING, AND REFERRAL SERVICES. LOW-COST TRAINING PROGRAMS IN COMPUTER SKILLS, CUSTOMER SERVICE, CONFLICT MANAGEMENT, COMMUNICATION AND WORKPLACE DIVERSITY TRAINING.

**FRANKLIN-HAMPSHIRE PRIVATE INDUSTRY COUNCIL/
REGIONAL EMPLOYMENT BOARD**

One Arch Place, Greenfield, MA 01301
Telephone: (413) 774-3182
Fax: (413) 784-1765
Email: fhreb@crocker.com
Contact: Arthur A. Schwenger, Executive Director

PROVIDES EMPLOYEE RECRUITMENT, SCREENING AND PLACEMENT, WORKER TRAINING AND EDUCATION, LABOR MARKET INFORMATION AND REFERRALS. ON-THE-JOB TRAINING PROGRAM PROVIDES UP TO 50% SALARY SUBSIDY FOR NEW EMPLOYEES.

**GREENFIELD COMMUNITY COLLEGE
CENTER FOR BUSINESS AND INDUSTRY**

One College Drive, Greenfield, MA 01301
Telephone: (413) 774-3131, ext.276
Fax: (413) 773-5129
Email: lewis@gcc.mass.edu
Contact: Thomas Lewis, Director

PROVIDES CUSTOMIZED MANAGEMENT AND EMPLOYEE TRAINING PROGRAMS. OFFERS TECHNICAL TRAINING CLASSES AND BUSINESS SUPPORT WORKSHOPS AT SMITH VOCATIONAL SCHOOL IN NORTHAMPTON.

**HOLYOKE COMMUNITY COLLEGE
THE CENTER FOR WORKFORCE DEVELOPMENT**

303 Homestead Avenue, Holyoke, MA 01040
Telephone: (413) 552-2506
Fax: (413) 534-4819
Email: khensley@hcc.mass.edu
Website: www.hcc.mass.edu
Contact: Keith M. Hensley, Director

PROVIDES CONTRACT TRAINING, WHERE PROGRAMS ARE DEVELOPED TO MEET SPECIFIC EMPLOYER NEEDS, WORK KEYS, A TRAINING PROGRAM FOR IMPROVING WORKER COMPETENCY, AND AN EXTENSION INSTITUTE OF THE AMERICAN MANAGEMENT ASSOCIATION PROVIDING TRAINING FOR MANAGERS. ASSISTS COMPANIES WITH PURSUING FUNDING ASSISTANCE FOR WORKFORCE DEVELOPMENT.

**SPRINGFIELD TECHNICAL COMMUNITY COLLEGE
CENTER FOR BUSINESS AND TECHNOLOGY**

One Armory Square, Springfield, MA 01105
Telephone: (413) 781-1317
Fax: (413) 739-5066
Email: breeding@mail.stcc.mass.edu
Website: cbt.stcc.mass.edu
Contact: Mary Breeding, Assistant Vice President

PROVIDES TRAINING AND CONSULTING SERVICES IN MANAGEMENT,

COMPUTERS, WORKPLACE LITERACY, TECHNICAL SKILLS DEVELOPMENT, AND OTHER AREAS.

NETWORKING

Both the Northampton and Easthampton Chambers of Commerce offer ample networking opportunities. These cut across business categories and are focused within the community. Listed below are trade associations located in the Pioneer Valley region that serve special business interests.

BUSINESSES FOR SOCIAL RESPONSIBILITY, CONNECTICUT RIVER VALLEY CHAPTER

PO Box 533, Hadley, MA 01035
 Telephone: (413) 584-5720
 Fax: (413) 586-7754
 Email: bsr@reliefresources.com
 Website: www.bsr.org
 Contact: Doug Hammond or Chris Poirier

INFORMATION ON CORPORATE SOCIAL RESPONSIBILITY ISSUES.
 MONTHLY FORUMS. QUARTERLY NEWSLETTER (NATIONAL), ANNUAL
 NEWSLETTER (LOCAL).

HOMEBUILDERS ASSOCIATION OF WESTERN MASSACHUSETTS

260 Worthington Street, Springfield, MA 01103
 Telephone: (413) 733-3126
 Fax: (413) 781-8416
 Email: hbawm@map.com
 Website: www.hbawm.com
 Contact: Richard Bryan Kramer, Executive Director

MEMBERSHIP INCLUDES THE HOME BUILDING INDUSTRY AND SUPPORT-
 ING BUSINESSES SUCH AS BANKS, FURNITURE AND APPLIANCE STORES,
 ETC. ACTIVITIES AND BENEFITS INCLUDE NETWORKING MEETINGS,
 INSURANCE PROGRAM, SOCIAL SERVICE PROJECTS, AND EDUCATIONAL
 OFFERINGS ON BUILDING AND PERSONAL DEVELOPMENT TOPICS INCLUD-
 ING COMPUTERS, STRESS MANAGEMENT AND FINANCIAL PLANNING.

FRANKLIN-HAMPSHIRE COUNTY ASSOCIATION OF REALTORS

223A State Road, Whately, MA 01093
 Telephone: (413) 665-4072
 Fax: (413) 665-3642
 Email: skline@realestateorg.com
 Website: www.realestateorg.com
 Contact: Susan J. Kline, Executive Officer

PROVIDES REAL ESTATE STATISTICS AND CONTACTS.

WESTERN MASSACHUSETTS HISPANIC CHAMBER OF COMMERCE INC.

167 Chestnut Street, Holyoke, MA 01040
 Telephone: (413) 533-7032
 Fax: (413) 533-7423
 Email: wmhcc@aol.com
 Website: www.nuevavista.net/wmhcc.htm
 Contact: Daniel Torres, President

PROVIDES EDUCATION AND MANAGEMENT ASSISTANCE, INCLUDING CAMBRIDGE COLLEGE MASTERS LEVEL TRAINING. OFFERS ACCESS TO NATIONAL BUYING PROGRAMS, HISPANIC MARKETING MEDIUM DISCOUNTS AND GROUP HEALTH INSURANCE. PUBLISHES NEWSLETTER. HELPS SECURE PROCUREMENT CONTRACTS.

WESTERN MASSACHUSETTS SOFTWARE ASSOCIATION

35 Main Street, Florence, MA 01062
 Telephone: (413) 586-3449
 Fax: (413) 584-2495
 Email: director@wmsa.org
 Website: www.wmsa.org
 Contact: Richard Feldman, Executive Director

PROMOTES GROWTH OF THE COMPUTER SOFTWARE INDUSTRY AND AFFILIATED INDUSTRIES. ORGANIZES AN ANNUAL JOB FAIR.

FINANCING

There are many options for financing available to businesses in Easthampton and Northampton — local banks, larger institutions, and the array of local and state agencies listed here which have programs for capitalizing projects that may not qualify for conventional debt.

MASS BUSINESS DEVELOPMENT CORPORATION

c/o The Momentum Group Inc.
 200 North Main Street, East Longmeadow, MA 01028
 Telephone: (413) 525-1700
 Fax: (413) 525-1708
 Email: carolbrennan@alum.mit.edu
 Website: www.mass-business.com
 Contact: Carol Cedrone Brennan, Western Mass. Agent

PROVIDES LOANS TO VENDORS WHO ARE UNABLE TO OBTAIN FINANCING FROM CONVENTIONAL LENDERS, OR COMPANIES THAT NEED SUPPLEMENTAL FINANCING TO MAKE CONVENTIONAL DEBT WORK.

MASS DEVELOPMENT FINANCE AGENCY

1245 Main Street, Springfield, MA 01103

Telephone: (413) 731-8848

Fax: (413) 737-7929

Email: tim.sheehan@state.ma.us

Website: www.massdevelopment.com

Contact: Tim Sheehan, Western Mass. Representative

PROGRAMS INCLUDE MATCHING GRANTS FOR PREDEVELOPMENT (MARKET OR FEASIBILITY ANALYSIS, ARCHITECTURAL PLANS, LEGAL WORK, ETC.); LOAN GUARANTEES TO SUPPORT GROWTH OF EMERGING TECHNOLOGY FIRMS; INDUSTRIAL PARK FINANCING; EXPORT FINANCING, ETC.

MASS VENTURES

100 Venture Way, Hadley, MA 01035

Telephone: (413) 587-2150

Fax: (413) 587-2156

Email: info@massventures.com

Website: www.MassVentures.com

Contact: Tripp Peake, President

PROVIDES CONSULTING AND FINANCING SERVICES TO COMPANIES WITH HIGH GROWTH POTENTIAL, IN A WIDE RANGE OF INDUSTRIES AND AT ALL STAGES OF DEVELOPMENT. OPERATES VENTURE CAPITAL FUND TARGETED TO PIONEER VALLEY FIRMS. INITIAL SERVICES AT NO CHARGE.

RURAL DEVELOPMENT

451 West Street, Amherst, MA 01002

Telephone: (413) 253-4340

Fax: (413) 253-4347

Email: dbeaudet@rurdev.usda.gov

Website: www.rurdev.usda.gov

Contact: Daniel Beaudette, Director of Community and Business Programs

BUSINESS AND INDUSTRIAL (B&I) LOAN GUARANTEE PROGRAM FOR RURAL-ORIENTED BUSINESSES.

VALLEY COMMUNITY DEVELOPMENT CORP.

16 Armory Street, Northampton, MA 01060

Telephone: (413) 586-5855

Fax: (413) 586-7521

Contact: Joanne Campbell, (Acting) Executive Director

SMALL BUSINESS LOANS FROM \$500 TO \$10,000. LARGER LOANS, \$50,000 TO \$300,000, SOON TO BE AVAILABLE THROUGH NEW COMMUNITY TRUST INC. OFFERS BUSINESS COUNSELING, SELF-EMPLOYMENT TRAINING COURSE, BUSINESS MANAGEMENT WORKSHOPS.

TECHNICAL AND PROMOTIONAL ASSISTANCE

The organizations listed in this category are as diverse as the services they provide, from help with promoting tourist-oriented businesses to product development to export marketing. Note that the University of Massachusetts' Office of Economic Development (OED) functions as a gateway to the variety of institutes, programs and departments affiliated with the university, most of which are not mentioned here — they fill their own booklet, *We Mean Business*, available through OED. Many state agencies also offer business counseling and can be contacted through MOBD.

ECONOMIC DEVELOPMENT COUNCIL OF WESTERN MASSACHUSETTS

One Airpark Way, Chicopee, MA 01022
 Telephone: (888) 593-6421, (413) 593-6421
 Fax: (413) 593-5126
 Email: sales@ecdev-wma.com
 Website: www.ecdev-wma.com/
 Contact: Allan W. Blair, Executive Director

MARKETS THE PIONEER VALLEY AS A BUSINESS LOCATION TO FIRMS OUTSIDE THE AREA. COORDINATES SERVICES FOR FIRMS RELOCATING TO THE REGION. ALSO HOUSES THE WESTMASS AREA DEVELOPMENT CORPORATION DEVELOPMENT, WHICH DEVELOPS, MARKETS AND SELLS INDUSTRIAL PARK LAND.

GREATER SPRINGFIELD CONVENTION AND VISITORS BUREAU

P.O. Box 15589, Springfield, MA 01115-5589
 Telephone: (413) 787-1548 or (800) 723-1548
 Fax: (413) 781-4607
 Email: steve@valleyvisitor.com
 Website: www.valleyvisitor.com
 Contact: Stephen S. Root, Executive Director

PUBLISHES QUARTERLY EVENTS CALENDAR, ANNUAL PIONEER VALLEY VISITORS GUIDE, AND GROUP TOUR MANUAL TO PROMOTE MEMBER BUSINESSES AND ORGANIZATIONS TO CONVENTIONS, MEETINGS, TRADE SHOWS, AND TOURISTS.

MASSACHUSETTS DEPARTMENT OF ENVIRONMENTAL PROTECTION

Western Regional Office
 436 Dwight Street, Springfield, MA 01103
 Telephone: (413) 784-1100
 Fax: (413) 784-1149
 Email: laurie.sanders@state.ma.us
 Website: www.magnet.state.ma.us/dep
 Contact: Laurie Sanders, Service Center Director

PROVIDES ONE-STOP PROCESS FOR STATE ENVIRONMENTAL PERMITS.

INFORMATION SOURCE FOR ENVIRONMENTAL REGULATIONS ON AIR QUALITY, HAZARDOUS WASTES, WETLANDS, WATER SUPPLY, SEPTIC SYSTEMS, ETC.

MASS EXPORT CENTER

P.O. Box 2010
West Springfield, MA 01090-2010
Telephone: (413) 787-9193
Fax: (413) 787-9082
Email: pieroway@som.umass.edu
Website: www.state.ma.us/export
Contact: P. Ann Pieroway, Western Mass. Program Director

OFFERS COUNSELING, MARKET RESEARCH, AND TRAINING TO HELP BUSINESSES BEGIN, INCREASE, OR EXPAND EXPORTS.

NEW ENGLAND TRADE ADJUSTMENT ASSISTANCE CENTER, INC.

120 Boylston Street, Boston, MA 02116
Telephone: (617) 542-2395
Fax: (617) 542-8457
Email: Maegen@Netaac.org
Website: www.tradeassistance.com
Contact: Richard McLaughlin, Executive Director

ADVISES MANUFACTURERS HURT BY IMPORT COMPETITION. SERVICES INCLUDE MIS DEVELOPMENT, MARKETING AND SALES, PRODUCT DESIGN AND DEVELOPMENT, ISO 9000 TRAINING, MANUFACTURING COST REDUCTIONS, AND FINANCIAL AND GENERAL MANAGEMENT.

SECRETARY OF THE COMMONWEALTH WESTERN OFFICE

436 Dwight Street, Springfield, MA 01103
Telephone: (413) 784-1376
Fax: (413) 784-1379
Website: www.state.ma.us/sec/spr
Contact: Catherine Molta, Director

CORPORATION REGISTRATION, NAME SEARCHES, INFORMATION ON MASSACHUSETTS CORPORATIONS AND LEGISLATION.

STATE OFFICE OF MINORITY AND WOMEN BUSINESS ASSISTANCE

100 Cambridge Street, Boston, MA 02202
Telephone: (617) 727-8692
Fax: (617) 727-5915
Email: @sysuser@somwba
Website: www.magnet.state.ma.us/somba/home.htm
Contact: Julie Ahern, (Acting) Executive Director

CERTIFIES WOMAN- AND MINORITY-OWNED BUSINESSES, MAKING THEM ELIGIBLE TO PARTICIPATE IN AFFIRMATIVE BUSINESS OPPORTUNITY PROGRAMS THROUGHOUT THE COMMONWEALTH. HELPS OTHER BUSINESSES ACHIEVE THEIR AFFIRMATIVE ACTION GOALS.

TELITCOM DEVELOPMENT CORPORATION

1350 Main Street, 3rd Floor
 Springfield, MA 01103
 Telephone: (413) 787-1541
 Fax: (413) 731-8530
 Email: glittle@telitcom.org
 Website: www.telitcom.org
 Contact: Geoffrey Little, President

PROVIDES THE TELECOMMUNICATIONS INDUSTRY WITH INFORMATION ON LOCAL INFRASTRUCTURE, BUSINESS PLANNING, WORKFORCE DEVELOPMENT, FINANCING, ETC.

UNIVERSITY OF MASSACHUSETTS OFFICE OF ECONOMIC DEVELOPMENT

510 Goodell Building, Amherst, MA 01003
 Telephone: (413) 545-4516
 Fax: (413) 545-1500
 Email: oed@admin.umass.edu
 Website: www.umass.edu/oed
 Contacts: Jaymie Chernoff, Director
 Valerie Conti, Assistant Director

GATEWAY TO THE ARRAY OF BUSINESS CONTACTS AND SERVICES AVAILABLE THROUGH THE UNIVERSITY. ACCESS TO FACULTY CONSULTATIONS, RESEARCH, TRAINING AND PARTNERSHIP OPPORTUNITIES IN SUCH FIELDS AS MANUFACTURING, TRAVEL AND HOSPITALITY, FOOD SCIENCE, COMPUTERS, BIOTECHNOLOGY AND ENGINEERING.

WESTERN MASSACHUSETTS ELECTRIC COMPANY

PO Box 2010, West Springfield, MA 01090
 Telephone: (413) 787-9327
 Fax: (413) 787-9363
 Email: tangrpp@nu.com
 Website: www.wmeco.com/aboutwmeco/massdev.htm
 Contact: Paul Tangredi, Manager, Economic and Community Development

OFFERS A RANGE OF INFORMATION TO BUSINESSES SEEKING TO RELOCATE OR REMAIN IN ITS SERVICE AREA, FROM SITE SELECTION TO FINANCING AND SPECIALIZED ENGINEERING SERVICES. PUBLISHES FREE ECONOMIC DEVELOPMENT NEWSLETTER AND CONDUCTS SPEAKER SERIES.

INFORMATION & DATA

MASSACHUSETTS INSTITUTE FOR SOCIAL AND ECONOMIC RESEARCH (MISER)

128 Thompson Hall , University of Massachusetts
P.O. Box 37515, Amherst, MA 01003-7515
Telephone: (413) 545-3460
Fax: (413) 545-3686
Email: miser@miser.umass.edu
Website: www.umass.edu/miser
Contact: John Gaviglio, Manager of Mass. State Data Center

PROVIDES ECONOMIC AND DEMOGRAPHIC DATA FOR GENERAL PURPOSES, AND FOREIGN TRADE DATA TO HELP BUSINESSES LOCATE EXPORT MARKETS.

PIONEER VALLEY PLANNING COMMISSION (PVPC)

26 Central Street, West Springfield, MA 01089
Telephone: (413) 781-6045
Fax: (413) 732-2593
Email: tbrennan@k12s.phast.umass.edu
Website: www.pvpc.org
Contact: Timothy W. Brennan, Executive Director
John Larsen, Regional Information Analyst

PVPC'S REGIONAL DATA CENTER PROVIDES CENSUS-BASED AND OTHER DATA ON PIONEER VALLEY COMMUNITIES. THE AGENCY ALSO PERFORMS TRAFFIC COUNTING AND TRAFFIC FLOW ANALYSIS, AND GIS MAPPING. DATA STUDIES AND PUBLICATIONS AVAILABLE INCLUDE:

- THE VIEW OF THE VALLEY – SERIES COVERING POPULATION, TRANSPORTATION, EMPLOYMENT AND INCOME, AND MARKET TRENDS
- REGIONAL TRAFFIC COUNTS 1992-1997
- MAJOR EMPLOYERS -1998
- THE PIONEER VALLEY INTERNATIONAL TRADE EXPORT GUIDE.

SMALL BUSINESS ASSISTANCE

Prospective and existing small businesses can receive on-on-one counseling through both the federally-run Small Business Administration (SBA) and its state partner, the Massachusetts Small Business Development Center (MSBDC). SBA counseling is through its SCORE — Service Corps of Retired Executives — program, which is staffed by volunteers and largely focuses on business start-ups. MSBDC offers long term counseling by professional staff. While both organizations have regional offices in Springfield, MSBDC also has an outreach site in Northampton.

Also of note to small business owners is the publication *Starting a Business in Massachusetts*, available from MOBD, and www.bizhelp.org, the Pioneer Valley's small business resource webpage offering information on start-up, human resources, legal, financing, marketing, etc. The site also sponsors a monthly chat forum.

U.S. SMALL BUSINESS ADMINISTRATION

1441 Main Street, Springfield, MA 01103

Telephone: (413) 785-0268

Fax: (413) 785-0267

Email: harold.webb@sba.gov

Website: www.sba.gov/regions/states/ma

Contact: Harry Webb, Branch Manager

OFFERS SMALL BUSINESS START-UP KIT AND A VARIETY OF OTHER PUBLICATIONS INCLUDING THE BUSINESS PLAN WORKBOOK, THE MARKETING YOUR BUSINESS FOR SUCCESS WORKBOOK, AND THE "IS FRANCHISING FOR ME" WORKBOOK. PROVIDES LOAN GUARANTEES, FREE CONFIDENTIAL COUNSELING AND INFORMATIONAL SEMINARS.

MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER

101 State Street, Springfield, MA 01103-2068

Telephone: (413) 737-6712

Fax: (413) 737-2312

Email: msbdc@msbdc.umass.edu

Website: www.umassp.edu/msbdc

Contact: Dianne Fuller Doherty, Regional Director

PROVIDES FREE AND CONFIDENTIAL COUNSELING TO SMALL BUSINESSES ABOUT FUNDING, PERSONNEL ISSUES, START-UP STEPS, AND MANY OTHER SUBJECTS. OFFERS MANAGEMENT WORKSHOPS AND SEMINARS.

REGULATIONS & PERMITTING

The planning offices in both Northampton and Easthampton are working to make it easier and faster for businesses to open and expand in their communities. For example, in the past two years Northampton has cut by two thirds the time it takes for a permit to be filed with the city clerk after it has been issued, and a computerized system is being developed to track projects through the review and approval process. Zoning changes in Easthampton made in 1995 cut minimum lot size requirements in the central business district from 25,000 to just 5,000 square feet. More improvements are in the offing.

For help in expediting your project, contact the planning office where you plan to build early in its development. Staff will work with you to:

- identify the applicable zoning and other regulations;
- determine what permits and licenses are required at both the local and state levels,
- map out a process for obtaining the needed permits and licenses, including a timetable, fee schedule and referrals to the relevant city agencies.

They can also, as noted earlier, help you with site location, financing and economic incentives, and other needs.

For projects meeting certain criteria, municipal planners will coordinate a multi-department project review meeting. Here, in a single session, you can speak with representatives of all the relevant city entities involved in permitting for your project, such as the conservation commission, board of health, planning board, zoning board and so on. You'll have the opportunity to receive comments and ask questions about your project, enabling you to identify potential issues and conflicts so you can address them prior to going before a permitting board.

● Project Review Checklist

These questions are designed to help you work with municipal planners to determine the applicable zoning and other regulations governing your project, and to identify ways in which the city can be of assistance. Some of them can best be answered by you, others by city staff.

General Project Information

What is the business concerned? _____

Is the project a new business start up? _____

At what stage of development is the project? _____

Is help needed with site location or site planning? _____

Is other business assistance needed? _____

What is the project timetable? _____

ZONING & PERMITTING

What type of project is being proposed? — e.g. new construction, reuse of an existing facility, expansion of an existing structure? _____

How large is the facility being planned? Size thresholds will affect parking requirements, may trigger additional review requirements, and can qualify the project for multi-department review. _____

How is the property zoned? _____

What are the dimensional regulations governing the site? — e.g. setbacks, height, etc. _____

Are there design guidelines or standards that apply for lighting, signage, landscaping, facades, etc.? _____

Are there density bonuses or other incentives available? _____

Is the project in a historic building or district? _____

If the project involves a change, extension, or alteration to an existing structure or use, does that structure or use conform to current zoning? A finding may be needed. _____

Is the proposed use allowed in the property's zoning district? _____

Does the proposed project conform to dimensional regulations, parking, and other requirements of the zoning code? If not, a variance will be needed. _____

Who are the project's abutters? How will they be affected by the project? _____

BUILDING AND CONSTRUCTION

Will the project involve demolition? If so will it be of the site's primary structure or accessory structure(s)? _____

Will the project require connections to municipal water, storm drain and sanitary sewer lines? _____

Will there be a septic system? _____

Will the project involve excavation in municipal roadways? _____

Will new curb cuts be created? _____

Will the business utilize public sidewalks for tables, street vending or other activities? _____

Will gas be stored on the premises? other flammable materials? hazardous materials? _____

Does the proposed project meet the requirements of the state building code? _____

Does the proposed project meet the accessibility standards of the federal Americans with Disabilities Act? _____

ENVIRONMENTAL AND OTHER CONSIDERATIONS

Is the site located near water or wetlands? _____

Are there underground storage tanks present? _____

Is there, environmental contamination on the site? _____

How many employees are expected to work at the site? _____

How many customers are anticipated? _____

OPERATIONS

What activities will take place on the premises? _____

What will be sold, made or stored? _____

What services will be offered? _____

● Where to go for Permits & Licenses

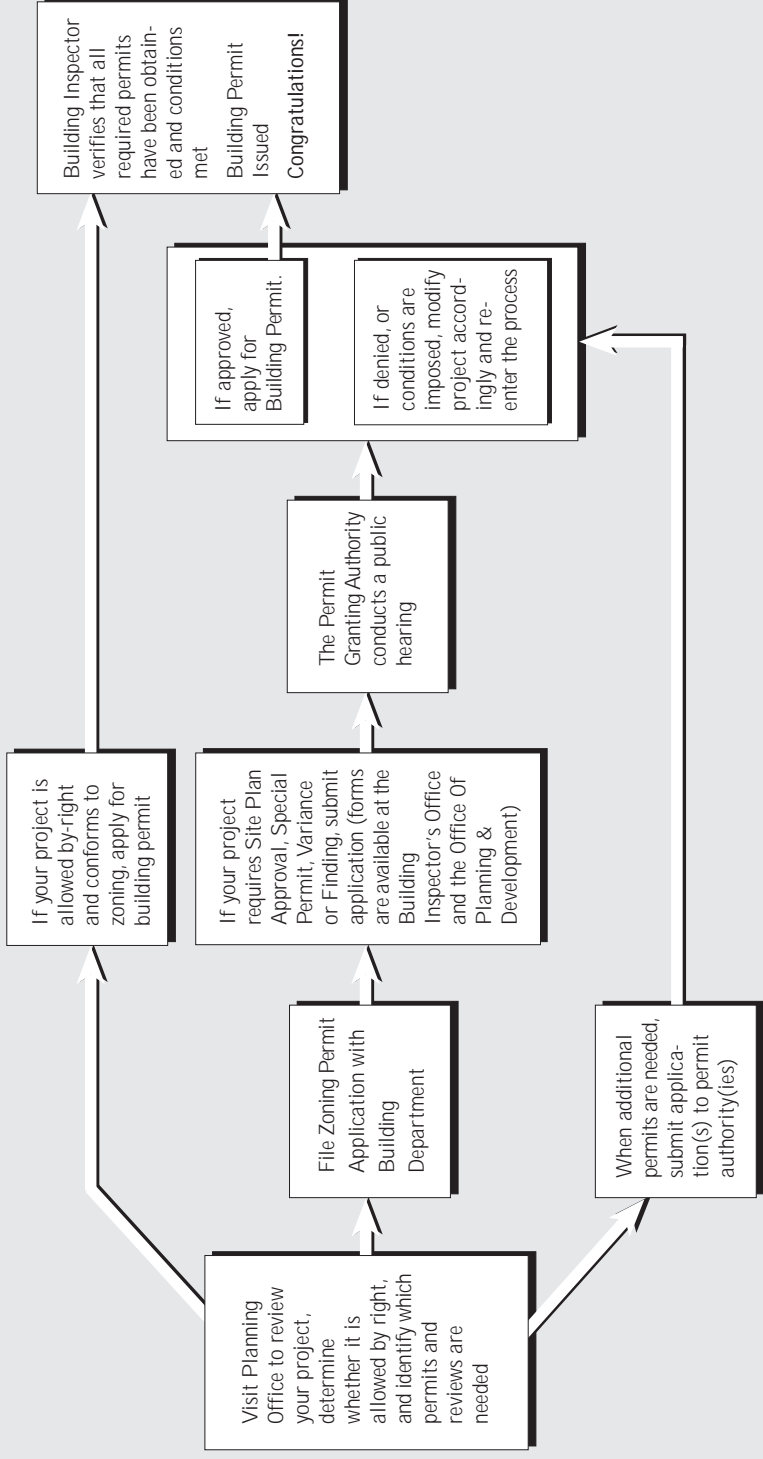
Development Permits

Permit/License	Municipal Agency Responsible		Fees	
	Northampton	Easthampton	N	E
Certified Abutters lists	Office of Planning and Development	Assessor's Office	NC	NA
Certificate of Occupancy	Building Commission	Building Inspector	NC	
Chimney/Woodstove	Building Commission	Building Inspector	\$20	\$40
Commercial & Industrial Building Permits	Building Commission	Building Inspector	\$4/ 1,000; \$40 min.	\$7per 1,000
Curb Cuts, Driveways	Dept. Public Works	Dept. Public Works	\$25	
Demolition	Building Commission	Building Inspector	\$10- \$35	\$20- 50
Fill	Building Commission	Building Inspector	\$40 min.	
Fire Sprinkler		Fire Department		
Notice of Intent	Conservation Comm.	Conservation Comm.	var.	var.
Other Building Permits (e.g. roofing, remodeling, fence, windows, pool)	Building Com.	Building Inspector	\$20 except ingrnd. pools	var.
Plumbing, Electrical, Gas	Building Commission	Building Inspector	var.	var.
Septic System	Board of Health	Board of Health	\$30- \$75	
Sewer Entrance	Dept. Public Works	Dept. Public Works	\$200- \$500	
Signs	Building Commission	Building Inspector	\$20	\$25
Site Plan Review, Special Permits, Variances, Findings	Office of Planning and Development	Planning Office	\$120- 220	\$75- 100
Trenching	Dept. Public Works	Dept. Public Works	\$50	
Underground Storage Tank Removal	Fire Department	Fire Department		
Water Service Installation	Dept. Public Works	Dept. Public Works	\$200+ meter fee	
Wetlands, inc. Request for Determination	Conservation Comm.	Conservation Comm.	\$20 -50	

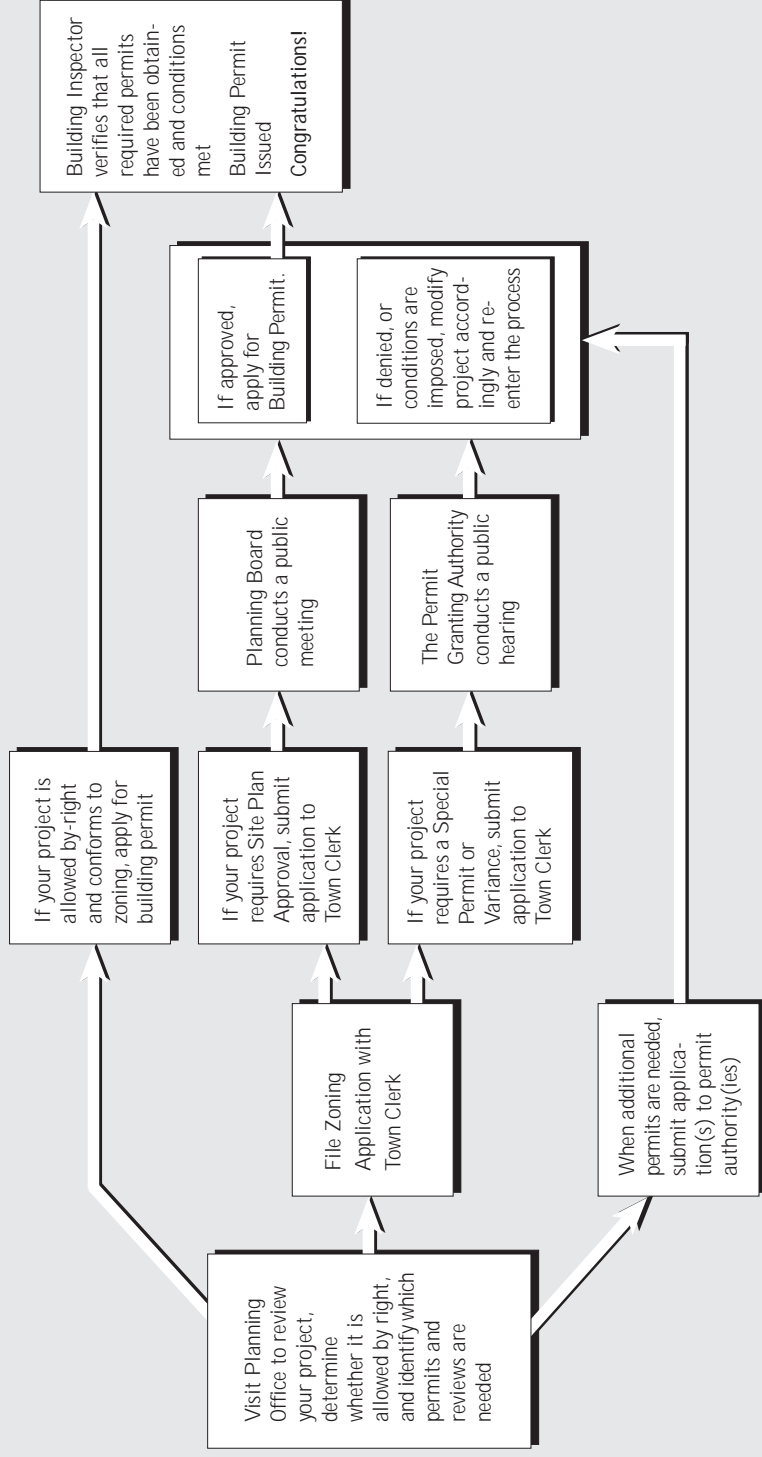
Operating Permits & Licenses

Permit/License	Municipal Agency Responsible	
	Northampton	Easthampton
Automatic Amusement Device	License Commission	License Commission
Beach & Camp	Board of Health	Board of Health
Burial & Funeral	Board of Health	Board of Health
Business Certificate	City Clerk	Town Clerk
Car Dealership	License Commission	License Commission
Common Victualler	License Commission	License Commission
Entertainment	License Commission	License Commission
Food Service, inc. bakery, catering, bottling/canning, food service establishment, temp. food, ice cream sales, frozen dessert manufacturing	Board of Health	Board of Health
Gas Storage	City Council	Town Council
Hotel license	Board of Health	Board of Health
Innholders and Lodging	License Commission	License Commission
Massage license	Board of Health	Board of Health
Second Hand Dealership	City Council	License Commission
Sidewalk Use	Dept. Public Works	Dept. Public Works
Swimming Pool	Board of Health	Board of Health

Northampton Typical Permitting Process



Easthampton Typical Permitting Process



COMMUNITY INFORMATION

● Community Profiles

Northampton and Easthampton are located in the heart of Massachusetts' historic Pioneer Valley, an area known and valued for its very special quality of life. Urban amenities mingle with natural and rural surroundings in rare combination. The area possesses a diverse economic base, internationally known educational institutions and remarkable scenic beauty.

Basic Facts		
	Northampton	Easthampton
Population	30,898 ¹	15,744 ²
Number of Households ³	11,151	6,160
Laborforce ²	15,399	8,305
Average Annual Wage ⁴	\$24,994	\$24,971
Median Household Income ³	\$31,097	\$33,733

Sources: ¹ 1997 Northampton Census; ² 1996 MISER estimate;
³ 1990 US Census; ⁴ 1996 MA DET

Northampton



Northampton's downtown has become a regional hub, with a reputation for fine and ethnic dining experiences, world class cultural events, live music venues, art and craft galleries and specialty shopping that draws in visitors from far beyond its borders. Approximately 484,600 people live within a 30 minute drive of the city.

With an estimated per capita income of \$22,851, they have a cumulative income of more than \$11 trillion annually. Tourists and students are also an important part of the local economy. The "Five Colleges" of Smith, Amherst, Mt. Holyoke, Hampshire and the University of Massachusetts will bring an estimated 36,000 students to live, work and shop in the area for the 1998-99 school year.

"Northampton's rich diversity of education, culture and small town friendly neighborhoods allows us to attract and retain great people."

Daniel. Desmond, President
 Kollmorgan Corp.

Major employers in Northampton range across business sectors, and include Smith College, the Cooley Dickinson Hospital, the Veterans Administration Medical Center and Kollmorgan Electro-Optics. The Daily Hampshire Gazette, a regional newspaper with a circulation of 21,000 is also located in the city.

Easthampton



Easthampton is largely a residential and manufacturing community, with manufacturing accounting for well over a third of the city's jobs — more than twice national and regional averages. Major employers include Tubed Products, Inc., National Nonwovens and the October Company.

“Now that the city has a strong mayoral form of government, it’s clearly refining and improving its responsiveness to the business community.”

Will Bundy
Partner, Eastworks

The city is in the process of remaking itself, having revamped its zoning in 1995, changed its form of government in 1996 and conducted a community-wide visioning in 1997. Trends show Easthampton developing into an artistic center as more and more artists and craftspeople discover affordable studio space in refurbished mill buildings. The Eastworks complex is one such adaptive reuse project, made possible by new mixed use zoning that allows artist live-work spaces.

Easthampton’s central business district maintains a New England small town character. The retail economy is relatively localized, providing basic consumer goods and services to roughly 50,000 people (the populations of Easthampton, Northampton, Westhampton and Southampton) with an annual income of more that \$1 trillion.

Commercial Tax Rates

Northampton and Easthampton are unusual among cities in the Pioneer Valley in that they maintain a single tax rate for both commercial and residential properties. Commercial rates are substantially lower than those in the region's larger cities, and are also lower than in neighboring rural towns.

1997 Commercial Tax Rates Selected Western Massachusetts Communities	
Southampton	14.51
Williamsburg	14.90
Easthampton	15.12
Huntington	15.19
Northampton	15.27
Westhampton	17.14
Chesterfield	19.15
Greenfield	20.50
Agawam*	21.22
Westfield*	26.21
Chicopee*	27.87
Holyoke*	34.64
Springfield*	37.65

Source: Massachusetts Department of Revenue, Division of Local Services
* These communities have a lower tax rate for residential property

Education

Smith College is located in Northampton. Easthampton is home to the Northampton Williston School, one of the country's top ranking preparatory schools.

Years of Education Attainment			
	Northampton	Easthampton	Massachusetts
<12 years	18.1%	21.5%	20.0%
High School	24.0%	33.3%	39.7%
some college	25.0%	26.4%	23.1%
4 or more years of college	32.9%	18.8%	27.2%

Housing

Housing options in Northampton and Easthampton range from contemporary down-town living and artist live-work spaces to stately historic homes, characteristic suburban neighborhoods, condominium developments and rural homesteads. Prices in both communities are competitive with neighboring towns.

1997 Mean Residential Sale Price Selected Hampshire County Communities		
Community	# of Sales	Price
Amherst	201	\$151,000
Belchertown	177	\$133,000
Easthampton	197	\$110,000
Hadley	61	\$149,900
Northampton	301	\$130,000
South Hadley	183	\$111,000
Southampton	65	\$144,000
Westhampton	26	\$126,000
Williamsburg	33	\$127,500

Source: City Data Corp. 1997 Hampshire County.

Recreation

Northampton and Easthampton offer many recreational opportunities including boating in the Connecticut River, hiking the Mount Tom Range, fishing on Nashawannuck Pond, and birding in the Audubon Society's Arcadia Wildlife Sanctuary. The two cities are working together to expand the area's network of bicycle and pedestrian trails, with plans to extend the Norwottuck Rail Trail through Northampton to connect with Easthampton's Manhan Rail Trail project. Both communities have numerous parks, including the 94-acre Nonotuck Park in Easthampton and Northampton's Look Park which features bumper boats, a mini-rail road and zoo. Northampton is host to the Three-County Fairgrounds, and has two golf courses.

● Area Utilities

GAS

Bay State Gas
2025 Roosevelt Ave.
Springfield, MA 01104
Telephone: (413)586-2400

ELECTRIC

Easthampton
Western Massachusetts Electric Co.
PO Box 2010
West Springfield, MA 01090
Telephone: (413)781-4300

Northampton
Massachusetts Electric Co.
548 Haydenville Road
Northampton, MA 01060
Telephone: (413)582-7200

TELEPHONE

Bell Atlantic
For a business representative, call 1 800 941-9900

WATER

Easthampton Department of Public Works
1 Northampton Street
Easthampton, MA 10027
Telephone: (413) 529-1410

Rates and fees: \$1,000 for initial hook up; monthly charges of \$3.00 base fee plus \$1.20 per hundred cubic feet

Northampton Department of Public Works
 125 Locust Street
 Northampton, MA 01060
 Telephone: (413) 587-1570

Rates and fees: \$200 for initial hookup, plus meter cost; monthly charges of \$ 1.74 per hundred cubic feet

SEWER

Easthampton Department of Public Works
 1 Northampton Street
 Easthampton, MA 10027
 Telephone: (413) 529-1410

Rates and fees: \$1,000 for initial hook up; monthly charges of \$6.00 base fee plus \$2.00 per hundred cubic feet

Northampton Department of Public Works
 125 Locust Street
 Northampton, MA 01060
 Telephone: (413) 587-1570

Rates and fees: \$200 - \$500 for initial hookup depending on property location; monthly charges of \$ 2.33 per hundred cubic feet

● **Business Publications**

Daily business news is covered by the Northampton-Easthampton area's two major newspapers — the Daily Hampshire Gazette and the Springfield Union News. Additionally, western Massachusetts has its own monthly business magazine.

BUSINESSWEST

450 Memorial Drive, Chicopee, MA 01020
 (413) 598-8600
 George O'Brian, Editor

MONTHLY PERIODICAL COVERING ECONOMIC, LEGAL, POLITICAL AND GENERAL BUSINESS CONCERNS RELEVANT TO WESTERN MASSACHUSETTS. ALSO REPORTS NEWS ON LOCAL COMPANIES AND BUSINESS PEOPLE, RECENT INCORPORATIONS, NEWLY ESTABLISHED BUSINESS VENTURES, RECENT BANKRUPTCIES AND REAL ESTATE TRANSACTIONS.

THE DAILY HAMPSHIRE GAZETTE

116 Conz Street, Northampton, MA 01060
 (413) 584-5000
 Easthampton Office
 67 Main Street, Easthampton, MA 01027
 (413) 527-4000

DAILY BUSINESS COVERAGE.

THE UNION-NEWS

1860 Main Street, Springfield, MA 01101

(413) 788-1000

Carolyn Robbins, Editor, *Business Monthly*

IN ADDITION TO DAILY BUSINESS COVERAGE, THE UNION-NEWS PUBLISHES BUSINESS MONTHLY, A NEWSMAGAZINE INCLUDED IN THE PAPER ON THE FIRST MONDAY OF EACH MONTH. INCLUDES GENERAL ECONOMIC NEWS, REGIONALLY SIGNIFICANT REAL ESTATE DEVELOPMENTS, IMPORTANT NEW TECHNOLOGIES, POLITICAL NEWS AFFECTING COMMERCE, AND RECENT INCORPORATIONS, BANKRUPTCIES AND REAL ESTATE TRANSACTIONS.

WHAT'S AHEAD

This Resource Guide is the first product of a Northampton-Easthampton collaboration on local economic development. Other planned activities include:

- development of a Business Calling Program, to identify and coordinate responses to the needs of individual businesses important to our communities;
- coordination of a Workforce Development Task Force to facilitate recruitment and expand training and education options;
- continued efforts to improve and streamline the permit and regulatory processes;
- establishment of a New Media Working Group to support the growth of this important new sector of the local economy, and
- creation of a volunteer Site Location Network to help businesses identify places to expand or relocate within our communities.

We welcome your feedback and involvement. Please call the "First Contacts" listed earlier in this booklet to let us know how we can improve future editions of this guide, and to find out about participating in the groups and efforts listed above.